

Gulf Coast Disaster Recovery Resource Guide

Prepared by deMAURIAC for residents, families, renters and business owners.
October 10, 2026



Community help. Government assistance. Insurance and financial recovery.

Save this guide offline and keep a printed copy with your emergency documents. For life-threatening emergencies, call 911.

Go directly to the help you need

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Select a section above or any underlined resource name to open its link. Website addresses are included for printed copies. Call 911 for life-threatening emergencies.

Hurricane Isaias is a reminder that on the Gulf Coast, recovery favors the prepared. This guide gathers the numbers, agencies, and nonprofits worth saving to your phone and printing for your go-binder, covering Louisiana, Mississippi, Florida, and Alabama.

How to use this list

Save this list offline before a storm threatens. Internet, cell service, power, and government offices may be down right after landfall. It gives residents, renters, and business owners three paths to recovery:

1. Community help: nonprofits and volunteers for meals, shelter, cleanup, tarping, and rebuilding.
2. Government assistance: FEMA, state emergency management, food and unemployment benefits.
3. Insurance and financial recovery: claims, state insurance regulators, SBA loans, HUD housing help.

Phone numbers and programs change, and some lines run only during active disasters.

Priority contacts to save offline

Call 911 for life-threatening emergencies. Save these numbers to your phone and keep a printed copy.

Area	Contact	Phone
Alabama	ALalert emergency notifications	Text ALalert to 77295
Alabama	Insurance Consumer Services https://aldoi.gov/consumers/	800-433-3966
All states	Emergency services	911
All states	FEMA disaster assistance https://www.disasterassistance.gov/	800-621-3362
Florida	Insurance Consumer Helpline https://www.myfloridacfo.com/division/ica/storm	877-693-5236
Florida	State Assistance Information Line (when activated) https://www.floridadisaster.org/planprepare/information-line/	800-342-3557
Louisiana	Department of Insurance https://ldi.la.gov/stormresourcecenter	800-259-5300
Louisiana	GOHSEP recovery https://gohsep.la.gov/recovery/recovery-operations/	225-925-7500
Mississippi	Insurance Dept. consumer help line https://www.mid.ms.gov/mississippi-insurance-department/consumers/request-assistance/	800-562-2957
Mississippi	Insurance Dept. Gulf Coast Office (Biloxi) https://www.mid.ms.gov/mississippi-insurance-department/gulf-coast-office/	228-374-2240 or 228-374-2241
Mississippi	MEMA emergency line https://www.msema.org/get-assistance/disaster-resources	800-222-6362

Also save your own insurer's claims number, your policy numbers, and your parish or county emergency management contact.

Federal and national resources (all states)

These work in all four states and are the first places to check for storm alerts, federal aid, flood claims, and referrals.

- [211](https://www.211.org/): local food, shelter, utility, and transportation help.

<https://www.211.org/>

- [American Red Cross](https://www.redcross.org/get-help.html): local disaster services, meals, relief, and open shelters.

<https://www.redcross.org/get-help.html>

- [FEMA contact](https://www.fema.gov/about/contact): application and eligibility questions.

<https://www.fema.gov/about/contact>

- [FEMA Disaster Assistance](https://www.disasterassistance.gov/): apply for eligible disaster aid and check application status.

<https://www.disasterassistance.gov/>

- [FEMA Disaster Recovery Centers](https://egateway.fema.gov/ESF6/DRCLocator): in-person help when centers are open.

<https://egateway.fema.gov/ESF6/DRCLocator>

- [FEMA flood maps](https://msc.fema.gov/portal/home): check mapped flood hazards for a property.

<https://msc.fema.gov/portal/home>

- [HUD disaster resources](https://www.hud.gov/disaster-resources): housing counseling and long-term recovery programs.

<https://www.hud.gov/disaster-resources>

- [National Flood Insurance Program \(NFIP\)](https://www.floodsmart.gov/): flood coverage basics, policy information, and claims.

<https://www.floodsmart.gov/>

- [National Hurricane Center](https://www.nhc.noaa.gov/): official hurricane forecasts and advisories.

<https://www.nhc.noaa.gov/>

- [National VOAD](https://www.nvoad.org/): network of voluntary disaster organizations.

<https://www.nvoad.org/>

- [National Weather Service alerts](https://www.weather.gov/alerts): flood, tornado, and extreme-wind warnings.

<https://www.weather.gov/alerts>

- [NFIP claims](https://www.floodsmart.gov/recover/start-a-claim): documenting and reporting flood damage.

<https://www.floodsmart.gov/recover/start-a-claim>

- [Ready.gov Hurricanes](https://www.ready.gov/hurricanes): evacuation, preparedness, and household planning.

<https://www.ready.gov/hurricanes>

- [Red Cross open shelters](https://www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter.html): find an open emergency shelter.

<https://www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter.html>

- [SBA disaster assistance](https://www.sba.gov/funding-programs/disaster-assistance): disaster loans for homeowners, renters, businesses, and nonprofits.

<https://www.sba.gov/funding-programs/disaster-assistance>

National nonprofits that deploy to the Gulf Coast:

- [Cajun Navy Relief](https://cajunnavyrelief.com/): volunteer rescue and supply delivery; availability varies by event.

<https://cajunnavyrelief.com/>

- [Catholic Charities USA](https://www.catholiccharitiesusa.org/our-vision-and-ministry/disaster-relief/): essential needs, housing stabilization, case management.

<https://www.catholiccharitiesusa.org/our-vision-and-ministry/disaster-relief/>

- [Habitat for Humanity hurricane recovery](https://www.habitat.org/our-work/disaster-response/hurricanes): repairs and rebuilding through local affiliates.

<https://www.habitat.org/our-work/disaster-response/hurricanes>

- [Samaritan's Purse U.S. Disaster Relief](https://www.samaritanspurse.org/our-ministry/disaster-relief-landing-page/): tree and debris cleanup, temporary roof tarps.

<https://www.samaritanspurse.org/our-ministry/disaster-relief-landing-page/>

- [SBP](https://sbpusa.org/): home rebuilding and preparedness.

<https://sbpusa.org/>

- [Southern Baptist Disaster Relief](https://www.sendrelief.org/southern-baptist-disaster-relief/): meals, chainsaw work, mud-out teams.

<https://www.sendrelief.org/southern-baptist-disaster-relief/>

- [Team Rubicon](https://teamrubiconusa.org/how-we-serve/disaster-response/): debris removal, muck-out, chainsaw work, damage mitigation.

<https://teamrubiconusa.org/how-we-serve/disaster-response/>

- [The Salvation Army disaster services](https://www.salvationarmyusa.org/disaster-relief/): mobile feeding, hydration, emergency supplies.

<https://www.salvationarmyusa.org/disaster-relief/>

Alabama

Start with AEMA for emergency updates and the Alabama Department of Insurance for claims. Mobile and Baldwin County residents should prioritize the coastal resources below.

- [AEMA Resources and Disaster Assistance](#): state aid applications, public notices, mitigation.
<https://ema.alabama.gov/resources/>
- [Alabama 211](#): food, shelter, housing, and utility support.
<https://www.211connectsalabama.org/>
- [Alabama Archives Disaster Recovery](#): saving damaged family records and photographs.
<https://archives.alabama.gov/manage/disaster/>
- [Alabama Dept. of Human Resources](#): public assistance and household benefits.
<https://dhr.alabama.gov/>
- [Alabama Dept. of Workforce](#): unemployment, including disaster programs when available.
<https://adol.alabama.gov/>
- [Alabama DOI Consumer Resources](#): homeowners and flood insurance help; 800-433-3966.
<https://aldoi.gov/consumers/>
- [Alabama DOI Disaster Contacts](#): insurance departments and insurer claims contacts after severe weather.
<https://aldoi.gov/Preparedness/DisasterContacts.aspx>
- [Alabama DOI File a Complaint](#): escalate unresolved claim issues.
<https://aldoi.gov/Consumers/FileComplaint.aspx>
- [Alabama EMA](#): state updates, preparedness, county EMA contacts.
<https://ema.alabama.gov/>
- [Alabama Insurance Underwriting Association](#): beach-area coverage for eligible coastal properties.
<https://www.aiua.org/>
- [Alabama VOAD home repairs](#): home repair and rebuilding partners.
<https://alabamavoad.org/disaster-services/>
- [Alabama VOAD members](#): coordinated disaster relief organizations.
<https://alabamavoad.org/disaster-services/>
- [Alabama VOAD services directory](#): best starting point; search by service (tarping, muck-out, meals), including [Alabama Baptist Disaster Relief](#) and [Next Step Storm](#) home repairs.
<https://alabamavoad.org/disaster-services/>
<https://sbdrr.org/>
<https://nextstepstorm.org/birmingham-ministry.html>
- [ALAlert sign-up](#): emergency alerts; or text ALAlert to 77295.
<https://ema.alabama.gov/15020/sign-up-for-emergency-alerts/>
- [Feeding Alabama](#) and [Feeding the Gulf Coast](#): food banks across all 67 counties and the central Gulf Coast.
<https://feedingalabama.org/>
<https://www.feedingthegulfcoast.org/>

Alabama tip: Confirm evacuation routes and local emergency notifications in advance. Check whether your property has separate windstorm and flood coverage, and ask about deductibles.

Florida

Start with [FloridaDisaster.org](https://www.floridadisaster.org/) for emergency information and DFS Hurricane Recovery Resources for insurance claims.

- [211](https://www.211.org/): local social services and disaster help.

<https://www.211.org/>

- [Citizens Property Insurance](https://www.citizensfla.com/): policyholder info and claims.

<https://www.citizensfla.com/>

- [Dept. of Children and Families](https://www.myflfamilies.com/): food and disaster food assistance when authorized.

<https://www.myflfamilies.com/>

- [DFS Hurricane Recovery Resources](https://www.myfloridacfo.com/division/ica/storm): claims guidance and policyholder rights; 877-693-5236.

<https://www.myfloridacfo.com/division/ica/storm>

- [DFS Hurricane Resources](https://www.myfloridacfo.com/division/consumers/storm/resources): adjuster verification, flood coverage, contractors, complaints.

<https://www.myfloridacfo.com/division/consumers/storm/resources>

- [Emergency and recovery information](https://www.floridadisaster.org/Info/): Florida recovery programs and unmet needs.

<https://www.floridadisaster.org/Info/>

- [Feeding Florida](https://www.feedingflorida.org/our-network/find-your-food-bank/) and [Feeding the Gulf Coast](https://www.feedingthegulfcoast.org/): food banks by county and the western Panhandle.

<https://www.feedingflorida.org/our-network/find-your-food-bank/>

<https://www.feedingthegulfcoast.org/>

- [Florida Baptist Disaster Relief](https://flbaptist.org/ministries/disaster-relief/) and [Global Empowerment Mission](https://www.globalempowermentmission.org/): relief teams and supply distribution when deployed.

<https://flbaptist.org/ministries/disaster-relief/>

<https://www.globalempowermentmission.org/>

- [Florida Bar Pro Bono and Legal Aid](https://www.floridabar.org/public/probono/): legal aid; disaster hotlines may open after a declaration.

<https://www.floridabar.org/public/probono/>

- [Florida disaster updates](https://www.floridadisaster.org/disaster-updates/): state announcements for active or recent disasters, recovery programs, and unmet needs.

<https://www.floridadisaster.org/disaster-updates/>

- [FloridaCommerce](https://floridajobs.org/): employment services and disaster unemployment assistance.

<https://floridajobs.org/>

- [FloridaDisaster.org](https://www.floridadisaster.org/): state hurricane and emergency management hub.

<https://www.floridadisaster.org/>

- [Know Your Zone](https://www.floridadisaster.org/knowyourzone/): find your evacuation zone.

<https://www.floridadisaster.org/knowyourzone/>

- [Office of Insurance Regulation](https://flair.gov/): insurance market and insurer regulation.

<https://flair.gov/>

- [State Assistance Information Line \(SAIL\)](https://www.floridadisaster.org/planprepare/information-line/): shelters, road closures, re-entry; 800-342-3557 when activated.

<https://www.floridadisaster.org/planprepare/information-line/>

- [Volunteer Florida Emergency Management Partners](https://www.volunteerflorida.org/emergency-management-partners/): best starting point for disaster nonprofits.

<https://www.volunteerflorida.org/emergency-management-partners/>

Florida tip: Check your evacuation zone well before a storm, and keep your insurer's claims number accessible offline. Review your hurricane deductible and the difference between wind and flood damage.

Louisiana

Start with GOHSEP Disaster Recovery Assistance for state recovery and the LDI Storm Resource Center for insurance claims.

- [Catholic Charities Archdiocese of New Orleans](https://www.ccano.org/): emergency support and social services.

<https://www.ccano.org/>

- [Get a Game Plan](https://getagameplan.org/): emergency plan, supply kit, evacuation strategy.

<https://getagameplan.org/>

- [GOHSEP Disaster Recovery Assistance](https://gohsep.la.gov/resources/disaster-recovery-assistance/): state recovery info, FEMA aid, disaster food benefits, damage reporting.

<https://gohsep.la.gov/resources/disaster-recovery-assistance/>

- [GOHSEP Recovery Operations](https://gohsep.la.gov/recovery/recovery-operations/): state-coordinated housing and household assistance.

<https://gohsep.la.gov/recovery/recovery-operations/>

- [GOHSEP Volunteer Relief and Organizations](https://gohsep.la.gov/get-a-game-plan/volunteer-relief-and-organizations/): best starting point for volunteer and nonprofit help.

<https://gohsep.la.gov/get-a-game-plan/volunteer-relief-and-organizations/>

- [LDI Recover after a storm](https://ldi.la.gov/stormresourcecenter/recover): claims guidance, fraud prevention, contractor precautions.

<https://ldi.la.gov/stormresourcecenter/recover>

- [LDI Storm Resource Center](https://ldi.la.gov/stormresourcecenter): policy prep and storm claims; 800-259-5300.

<https://ldi.la.gov/stormresourcecenter>

- [Louisiana 211](https://www.louisiana211.org/): shelter, food, utilities, and essential needs.

<https://www.louisiana211.org/>

- [Louisiana Citizens Property Insurance](https://www.lacitizens.com/): state insurer of last resort; policyholder info.

<https://www.lacitizens.com/>

- [Louisiana D-SNAP](https://www.ldh.la.gov/page/dsnap): disaster food benefits when authorized.

<https://www.ldh.la.gov/page/dsnap>

- [Louisiana Dept. of Health Emergency Preparedness](https://www.ldh.la.gov/emergency-preparedness-response): public health and emergency information.

<https://www.ldh.la.gov/emergency-preparedness-response>

- [Louisiana VOAD](https://www.lavoad.org/) and [Volunteer Louisiana Disaster Services](https://volunteerlouisiana.gov/disaster-services): coordinated nonprofit response, including [Cajun Navy Ground Force](https://groundforce.ngo/).

<https://www.lavoad.org/>

<https://volunteerlouisiana.gov/disaster-services>

<https://groundforce.ngo/>

- [SBP](https://sbpusa.org/) and [LowerNine.org](https://lowernine.org/): home rebuilding, including long-term work in New Orleans' Lower Ninth Ward.

<https://sbpusa.org/>

<https://lowernine.org/>

- [Second Harvest Food Bank](https://no-hunger.org/): food assistance for Greater New Orleans and Acadiana.

<https://no-hunger.org/>

Louisiana tip: Save your parish's emergency management contact and evacuation routes. In coastal parishes, check flood, storm surge, and evacuation guidance before a storm approaches.

Mississippi

Start with MEMA Disaster Resources for recovery and the MID Consumer Hurricane Checklist for insurance. Coastal residents of Hancock, Harrison, and Jackson counties can also use MID's Biloxi office.

- [Feeding the Gulf Coast crisis relief programs](#): emergency food distribution and disaster response.

<https://www.feedingthegulfcoast.org/learn-more/our-programs/crisis-relief-programs>

- [Feeding the Gulf Coast](#): food, water, and essential supplies.

<https://www.feedingthegulfcoast.org/>

- [Habitat for Humanity](#): repairs and long-term rebuilding.

<https://www.habitat.org/our-work/disaster-response/hurricanes>

- [MEMA Disaster Assistance Plans](#): federal housing, repair, and other-needs aid when authorized.

<https://www.msema.org/get-assistance/disaster-resources/disaster-assistance-plans>

- [MEMA Disaster Resources](#): recovery resources and damage reporting; 800-222-6362.

<https://www.msema.org/get-assistance/disaster-resources>

- [MEMA Get Assistance](#): active disaster programs, FEMA and SBA links.

<https://www.msema.org/get-assistance>

- [MEMA Plan and Prepare](#): kits, evacuation plans, alerts, road conditions, pets.

<https://www.msema.org/prepare>

- [MEMA Volunteer and Donations](#): best starting point; [Mississippi VOAD](#) and partners.

<https://www.msema.org/get-assistance/disaster-resources/volunteer-and-donations>

<https://www.mississippivoad.org/>

- [MID Consumer Hurricane Checklist](#): policy review, damage documentation, adjuster verification.

<https://www.mid.ms.gov/mississippi-insurance-department/consumers/consumer-hurricane-checklist/>

- [MID Gulf Coast Office](#): Biloxi consumer help; 228-374-2240 or 228-374-2241.

<https://www.mid.ms.gov/mississippi-insurance-department/gulf-coast-office/>

- [MID Request Insurance Assistance](#): insurer disputes and complaints; 800-562-2957.

<https://www.mid.ms.gov/mississippi-insurance-department/consumers/request-assistance/>

- [Mississippi 211](#): food, housing, utilities, and other needs.

<https://www.211ms.com/>

- [Mississippi Dept. of Human Services](#): food and public assistance programs.

<https://www.mdhs.ms.gov/>

- [Mississippi Windstorm Underwriting Association](#): windstorm coverage for eligible coastal properties.

<https://www.msplans.com/>

- [Team Rubicon](#): debris removal, muck-out, property stabilization.

<https://teamrubiconusa.org/how-we-serve/disaster-response/>

Mississippi tip: Review windstorm coverage separately from flood coverage. Ask your insurer about deductibles, exclusions, temporary living expenses, and replacement-cost coverage before hurricane season.

Find help by need

Use this table when someone needs help right now and doesn't know where to start.

Need	Contact first	Also try
Cleanup, muck-out, fallen trees, tarping	Team Rubicon , Samaritan's Purse https://teamrubiconusa.org/how-we-serve/disaster-response/ https://www.samaritanspurse.org/our-ministry/disaster-relief-landing-page/	Southern Baptist Disaster Relief , Alabama VOAD , Cajun Navy Relief https://www.sendrelief.org/southern-baptist-disaster-relief/ https://alabamavoad.org/disaster-services/ https://cajunnavyrelief.com/
Emergency shelter	Red Cross shelter finder https://www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter.html	Salvation Army ; 211 https://www.salvationarmyusa.org/disaster-relief/ https://www.211.org/
Food, water, and supplies	211 https://www.211.org/	Feeding the Gulf Coast , Feeding Florida , Feeding Alabama , Second Harvest https://www.feedingthegulfcoast.org/ https://www.feedingflorida.org/our-network/find-your-food-bank/ https://feedingalabama.org/ https://no-hunger.org/
Home repairs and rebuilding	Your insurer, FEMA , SBA https://www.disasterassistance.gov/ https://www.sba.gov/funding-programs/disaster-assistance	SBP , Habitat for Humanity https://www.sbpusa.org/ https://www.habitat.org/our-work/disaster-response/hurricanes
Hotel or temporary housing	Your insurer (additional living expenses)	FEMA if eligible; Red Cross https://www.disasterassistance.gov/ https://www.redcross.org/get-help.html
Navigating recovery, case management	Catholic Charities USA https://www.catholiccharitiesusa.org/our-vision-and-ministry/disaster-relief/	HUD housing counseling; state VOAD https://www.hud.gov/disaster-resources https://www.nvoad.org/
Rising water or storm surge	Your flood insurer or NFIP https://www.floodsmart.gov/	Your state insurance department if unresolved
Uninsured essential needs	DisasterAssistance.gov if authorized https://www.disasterassistance.gov/	State emergency management agency
Unresolved insurance claim	Your state insurance regulator	Your insurer's appeal or dispute process
Wind or roof damage	Your homeowners insurer	Your state insurance department if unresolved

Hurricane checklist

Tick these off as you go; the steps follow a storm from preseason through long-term recovery.

Before hurricane season

- ☐ Confirm homeowners or renters, flood, windstorm, and auto coverage, including exclusions and deductibles.
- ☐ Identify evacuation routes, out-of-area contacts, pet-friendly lodging, and accessible shelters.
- ☐ Photograph every room, major appliance, valuables, vehicles, and the exterior of the property.
- ☐ Save insurance policies, declarations pages, claim numbers, mortgage info, and receipts in cloud storage and offline.
- ☐ Save state emergency management, local alerts, [211](#), [FEMA](#), and insurance regulator contacts.
- ☐ Stock medications, water, nonperishable food, flashlights, batteries, power banks, cash, and first-aid supplies.

When a storm threatens

- ☐ Charge devices, fuel vehicles, secure outdoor items, and move records and valuables above likely flood levels.
- ☐ Do not drive or walk through floodwater; avoid downed power lines and damaged structures.
- ☐ Monitor official forecasts and local evacuation orders; leave when instructed.
- ☐ Photograph the property before conditions turn dangerous; keep receipts for evacuation expenses.

First days after landfall

- ☐ Apply for [FEMA](#) assistance if a declaration is in place; check [SBA](#) and state programs too.
- ☐ Check on household members and neighbors when safe; follow official re-entry guidance.
- ☐ Make reasonable temporary repairs to prevent further damage; keep receipts.
- ☐ Photograph and video all damage before cleanup or disposal, if safe.
- ☐ Register with nonprofits or [211](#) early for food, shelter, cleanup, and tarping.
- ☐ Report damage to each relevant insurer; save claim numbers, adjuster details, and correspondence.

Weeks and months after

- ☐ Appeal claim decisions through your insurer and contact your state insurance department for help.
- ☐ Compare estimates and use licensed contractors; verify credentials before signing.
- ☐ Keep a dated log of every call, inspection, estimate, payment, and insurer decision.
- ☐ Keep receipts for temporary housing, living expenses, cleanup, and repairs; track application deadlines.
- ☐ Watch for scams, pressure to sign over insurance benefits, and upfront fees to “guarantee” aid.

Important notes

Insurance and aid

- [FEMA](#) assistance is not guaranteed and does not replace insurance. Eligibility depends on the declaration, program availability, and your circumstances.

<https://www.disasterassistance.gov/>

- Homeowners insurance usually does not cover flood damage from rising water; check for a separate flood policy.
- Keep copies of all estimates and correspondence, and don't sign contracts you don't understand.
- [SBA](#) disaster loans are loans, not grants. Check current terms before applying.

<https://www.sba.gov/funding-programs/disaster-assistance>

Nonprofits and volunteering

- Be wary of anyone demanding payment to guarantee nonprofit help, [FEMA](#) funding, or a spot in a cleanup program.

<https://www.disasterassistance.gov/>

- Don't self-deploy. Register with an established organization before entering an affected area.
- Nonprofit services are not guaranteed year-round. Many deploy only after a specific disaster and may have service areas, eligibility rules, or waiting lists.

Add your local layer

The most useful help in the first days is often local. Add these for your parish or county:

- Community recovery partners: food banks, faith-based relief, legal aid, volunteer cleanup, long-term housing support.
- Parish/county emergency management: evacuation orders, shelters, sandbag sites, debris pickup, re-entry rules.
- Utility providers: outage reporting, restoration updates, boil-water advisories.

A storm tests more than a roof; it tests a financial plan. If you would like help stress-testing your coverage, emergency fund, and documents before the next one, we are here to talk.

Compiled by deMAURIAC from federal, state, and nonprofit sources, October 2026. Phone numbers and programs change, and some lines operate only during active disasters; some resources are available only following a declared disaster.